



Prepared for: THERESA HOOD  
Date: December 11, 2012

Page 1 of 2

## Dear THERESA HOOD

We were unable to honor your recent request because you did not provide sufficient identification information for us to verify your identity, or the information that you provided was not legible.

Please read the information below if you would like to order a copy of your personal credit report or if you would like to request an investigation of information on your report that you believe is inaccurate. To order a copy



Scan me with your smart phone  
for special offers from Experian.



0001186 01MB0401 \*\*AUTO T807297 24502-535662 -C01-P01187-1  
THERESA HOOD  
209 OLD GRAVES MILL RD APT 62  
LYNCHBURG VA 24502-5356



0000000000

of your personal credit report, visit [www.experian.com/consumer](http://www.experian.com/consumer) for secure and immediate online access, or you may call 1 (888) EXPERIAN (1 888 397-3742) to order your report for delivery by U.S. mail.

The Federal Fair Credit Reporting Act states "A consumer credit reporting company shall require as a condition of disclosure that the consumer furnish proper identification"; therefore, if you write to us, please provide the following information in order to process your request:

- Your full name including middle initial (and generation such as JR, SR, II, III)
- Social Security number (if you have never been issued a social security number, please note that in your request for your report.)
- Complete addresses for the past two years
- Date of birth
- One copy of a government issued identification card, such as a driver's license, state or military ID card, etc.
- One copy of a utility bill, bank or insurance statement, etc.

Make sure that each copy is legible and displays your name and current mailing address and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof.

To protect your personal identification information, Experian does not return correspondence sent to us. Send copies of any documents you wish to provide to us and always retain your original documents.

Under the federal Fair Credit Reporting Act, we will provide you with a free personal credit report if you have received notice within the last 60 days that you were declined credit, insurance, employment or rental dwelling





Prepared for: THERESA HOOD  
Date: December 11, 2012

Page 2 of 2

opportunities, or if adverse action was taken against you based on information in an Experian credit report. If you send us a copy of the decision letter or proof of the adverse action, then we will process your request for a free personal credit report.

Under federal law, you also may receive a free personal credit report if you certify to us that:

- (1) you are unemployed and plan to seek employment within 60 days,
- (2) you are a recipient of public welfare assistance, or
- (3) you have reason to believe that your credit information is inaccurate due to fraud. Send your request in writing, specifying one of these reasons, to:

Experian  
PO Box 2002  
Allen, TX, 75013

If you do not qualify for a free personal credit report as legislated by any federal or state laws, then you may purchase your report with a check or money order. Fees are as follows:

California, \$8; Connecticut, \$5.32\*; Minnesota, \$3; Hawaii, \$11.96\*; New Mexico, \$12.09\*; New York, \$12.52\*; Texas, \$12.45\*; Montana, \$8.50; Pennsylvania, Puerto Rico and South Carolina, \$12.31\*; South Dakota, West Virginia and Washington, D.C., \$12.19\*; Washington—\$12.59. All other states, \$11.50. If you already have received your allotted free credit report(s) based on your state's law, fees are as follows: Colorado, Massachusetts, \$8; New Jersey, \$8.56\*; Georgia, \$11.50; Maine, \$5; Maryland, \$5.30\*; and Vermont, \$7.50. (\* Includes taxes)

Acceptable forms of payment are credit card, check and money order. If you submit your credit card information by mail, be sure to include the name exactly as it is displayed on the card, the credit card type, the credit card number and the expiration date. Accepted credit cards are American Express, Discover, MasterCard and VISA.

You also may be eligible for an annual free credit report from each of the nationwide consumer credit reporting companies when you make your request via [www.annualcreditreport.com](http://www.annualcreditreport.com), call 1 (877) 322-8228, or write to:

Annual Credit Report Request Service  
P.O. Box 105281, Atlanta, GA 30348-5281.

If you already have your personal credit report and believe that information is inaccurate, visit [www.experian.com/disputes](http://www.experian.com/disputes), or you may call the number on your report to submit a dispute.

If you write to us to submit a dispute, please send all of the identification information listed above, and list each item on your report that you believe is inaccurate, the account number and the specific reason you feel the information is incorrect. There is no charge for submitting a dispute. Once we receive your request, we will contact the furnisher of the information or the vendor who collected the information from a public record source such as a court or other government office. When we complete our dispute process, which may take up to 30 days (or up to 45 days for disputes of information in an annual free credit report), we will send you the results. To check the status of your dispute, you may log on to [www.experian.com/status](http://www.experian.com/status).

Sincerely,

Experian National Consumer Assistance Center

0000000000

